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Kim (43) **Pub. Date: Jun. 22, 2006**(54) **METHOD AND SYSTEM FOR PROVIDING TRANSACTION NOTIFICATION AND MOBILE REPLY AUTHORIZATION**(52) **U.S. Cl. .... 235/380; 705/44**(57) **ABSTRACT**(76) **Inventor: Mike Insang Kim**, Rancho Santa Margarita, CA (US)

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A system and a corresponding method are described for providing a notification of a pending transaction request and obtaining an authorization from a cardholder. The system maintains a database of account records, each of the account records including a phone number of a mobile device assigned to receive authorization request messages for the respective account. When a transaction request is received, the system determines a phone number of a mobile device assigned to receive authorization request messages for the account requesting the transaction by searching the database. The system generates and transmits an authorization request message to the phone number of the mobile device assigned to the account requesting the transaction. In response to the authorization request message, a reply message is returned from the mobile device, which explicitly indicates if a user of the mobile device approves or denies the transaction.

